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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Inventor:

James DeFrancesco et al.

Serial No .:

10/702,568

Filed:

November 6, 2003

Title:

Automated Credit Application System

Attorney Docket No.: (old) 104570-498-NP; (new) 104570-498-DIV

Mail Stop Missing Parts Commissioner for Patents Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

Sir:

Prior to substantive examination of the above-identified application, please amend the specification as follows:

Amendment to the Specification begins on page 2 of this paper.

Remarks begin on page 3 of this paper.